



MICHIGAN ASSOCIATION OF REPOSSESSION AGENCIES

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June 6, 2014

Anderson House Office Building
124 North Capitol Avenue
P.O. Box 30014
Attention: Ms. Angie Lake, Clerk for the Committee
Lansing, MI 48909-7514

Reference: Collection Practices & Amendments to PA 299 of 1980

Dear Committee Chairman Crawford and Members of the Committee on Regulatory Reform

I represent the membership of the Michigan Association of Repossession Agencies and have recently learned of SB 947, which was introduced in the Senate Committee on Regulatory Reform by Senator Jones on May 21, 2014, and voted on and approved by the full Senate on June 4, 2014.

Our association represents the majority of professional recovery agents in the State of Michigan. Despite our place as an association of the professionals of our trade, we were not given any notice, nor have we been afforded any opportunity to present testimony as to the impact of these proposed changes. We are the repossession industry in the State of Michigan, and are the industry that this Law regulates. It would seem prudent to me, as it does to many of our members, that at the very least, the Legislature would have extended an invitation to comment and provide our expertise and opinions before making any changes to a Law that we have abided by for over 30 years. Moreover, I must question the hasty speed at which these changes are being rushed through this Legislative body. I mention this in light of the fact that this Law has stood in its current form for decades. I am therefore compelled to wonder; why all the rush? Or, could there be an ulterior motivation other than the interest of the citizens of Michigan.

Our association and none of its membership were notified of any pending or proposed changes to this Legislation and after only a cursory review, we feel we cannot support these new amendments. It appears that this Bill has the intent to reduce the liability of the Lenders who order repossessions and places this liability upon our membership. This would undoubtedly increase cost in such areas insurance, bonding, and increased litigation. Naturally, all of these additional costs will eventually be passed onto the Debtor's deficiency balance.

In closing, I respectfully request that a full hearing of these proposed changes to this Law be conducted, and that our association, which is representative of the repossession industry, be granted its right to provide testimony before this Bill leaves your Committee.

Respectfully,

Mark Haskins
President
Michigan Association of Repossession Agencies

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